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**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

**APPLICATION ELEMENTS**

see MPEP chapter 600 concerning utility patent application contents

Attorney Docket No. CITI0125 Total Pages 1

First Named Inventor or Application Identifier

Andrew WATSON

Express Mail Label No.

ADDRESS TO:

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1. ☒ Fee Transmittal Form  
(Submit an original, and a duplicate for fee processing)
2. ☒ Specification Total Pages 36  
(preferred arrangement as set forth below)
- Descriptive title of the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to Microfiche Appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure

3. ☒ Drawing(s) (35 usc 113) [Total Sheets] 29
4. ☒ Oath or Declaration [Total Pages] 2
- a. ☐ Newly executed (original or copy)
  - b. ☐ Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with box 17 completed) [Note Box 5 below]
  - i. ☐ **DELETION OF INVENTOR(S)**  
Signed statement attached  
deleting inventor(s) named in  
the prior application, See  
37 CFR 1.63(d)(2) and 1.33(b)

5. ☐ Incorporation By Reference (usable if Box 4b is checked)  
The entire disclosure of the prior application,  
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application and is hereby incorporated by  
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6. ☐ Microfiche Computer Program (Appendix)
7. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
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  - c. ☐ Statement verifying identify of above copies

**ACCOMPANYING APPLICATION PARTS**

8. ☐ Assignment Papers (cover sheet & document(s))
9. ☐ 37 CFR 3.73(b) Statement ☐ Power of Attorney  
(when there is an assignee)
10. ☐ English Translation Document (if applicable)
11. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
12. ☐ Preliminary Amendment
13. ☒ Return Receipt Postcard (MPEP 503)
14. ☐ Small Entity Statement ☐ Statement filed in prior application, Status till proper and desired
15. ☐ Certified Copy of Priority Document(s)  
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PTO/SB/05 (12/97)

GTM/BDD/acd/181941/66693

# SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT

## CONTINUING DATA

5           This application claims the benefit of U.S. Provisional Application No. 60/111,028, entitled "SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT", filed on December 4, 1998, incorporated herein by reference.

## FIELD OF THE INVENTION

10           This invention relates to a network site, such as a Web site on the World Wide Web or the Internet, that an applicant accesses in order to select services, options, payment plans and annual fees associated with an account-based service, such as a credit card, insurance or communication services.

## BACKGROUND

15           Many people purchase account-based services over the phone or through paper applications they fill out and return to the account service provider. Account services such as insurance, communications and investment portfolios are typically purchased in this manner.

20           Another example of such an account based service includes traditional credit card applications. Typically, an application for a credit card is a form that an applicant either receives from the credit card issuing institution directly through the mail or finds in advertisements in books and magazines or on kiosks and bulletin boards. These forms have

only one or two credit card choices and do not allow the applicant the opportunity to select features on the credit card. For example, some traditional paper forms only allow the applicant to order either a VISA® or a MasterCard® credit card, but a single form will not provide the applicant with a choice between the two.

5 Other advertisements or forms traditionally support a particular program, such as frequent flier miles or reduced rates on long distance services. Thus, an applicant typically only chooses the type of card (e.g., VISA® or MasterCard®) and nothing else. The choice as to which service or options the applicant receives with the card is performed by selecting the form associated with that service or option (e.g., mailing in a frequent flyer credit card application as opposed to a discounted long distance service credit card application).

Presently, financial institutions have begun to offer credit cards, and other institutions have begun to offer other account-based services, such as insurance, via electronic forms over the Internet or World Wide Web. Typically, an applicant accesses a particular Web site and then selects from a few choices (e.g., VISA® or MasterCard® and frequent flyer miles or reduced long distance). This current form of electronic filing for a credit card suffers from at least four problems.

The first problem is the delay in obtaining the credit card. The issuing financial institution performs a credit check after the applicant exits the Web page. The applicant must wait for the credit check to be done and then wait to receive the new credit card some time later. At the point of receiving the credit card, the applicant may first learn that the credit line extended is unacceptable, after having gone through the effort and the wait associated

with applying for the credit card. Additionally, the applicant must also wait to receive the new credit card before it can be used.

Second, the applicant is not given the option to select across multiple internal and external services. Typically, a Web site offers multiple cards (e.g., frequent flier mile cards, reduced long distance cards, cards with points for purchasing automobiles, and points for purchasing electronic goods), but the applicant must chose one amongst all of these cards. Thus, an applicant cannot opt to receive multiple services from a single credit card.

Third, traditional credit card applications do not provide the applicant with options relating to other banking services. For example, most credit cards do not allow for a reduced annual percentage rate (APR) if the card holder decides to take advantage of some additional services, such as on-line banking. Additionally, the issuing institution does not typically provide a reduced APR if the card holder uses other services, such as electronic checks, to make payments to the credit card account.

Fourth, traditional methods and systems for ordering credit cards do not allow an applicant to select a plurality of services and options in exchange for a higher annual fee or APR. Thus, an applicant who wishes to have two or more services or options associated with a single card cannot elect to do so in exchange for paying a higher annual fee or APR.

Other account-based services may also be purchased using either phone conversations with a customer representative, a mail-in form or a Web page application. This method of purchasing other account-based services, such as insurance, suffers from at least three problems. The first is that a background check on the applicant is required to assure that the

applicant is a good candidate to receive the account-based service. This typically takes a long time and may delay issuance of the account.

Second, a customer service representative may fail to notice the multiple policy or sub-account customer. Thus, as an example, the representative may fail to notice that an applicant holds both a homeowner's policy, as well as two automobile policies, and as a result would be entitled to a discounted rate in all policies due to the applicant's brand loyalty to one particular insurance company.

Third, a problem exists in paper forms, in that as the number of available options, such as types of coverage (e.g., home, auto, life) increases, as well as the levels of coverage (e.g., \$10,000, \$20,000), the number of possible variations in rates increases such that to print out every rate within the vast amount of parameters is difficult and confusing to the applicant. Similarly, a customer service representative may make mistakes in conveying or may neglect to offer a reduced rate for multiple policies at various levels of coverage.

As noted in the examples given above, it is not the type of account (e.g., insurance vs. credit card) that typically creates the difficulty with conveying the information to the applicant, it is the number of options available. Similarly, problems occur with telecommunication service applicants regarding whether or not an applicant desires to purchase phone service and the associated features of call-waiting, call-forwarding, messaging services and caller-ID, along with other services, such as Internet access, paging, mobile phone service, cable television and satellite television. Given the large number of

sub-services and options within some services, it is also difficult to convey all of the various rates to the applicant based on which sub-services, options and features are selected.

## SUMMARY OF THE INVENTION

5           The present invention solves the problems noted above. First, with regard to credit card accounts, the present invention performs a real-time credit check to determine the credit worthiness of the applicant. The applicant, in an embodiment of the present invention, knows immediately what the line of credit is, as well as the credit card number, allowing the person to make purchases over the Internet, World Wide Web or telephone immediately after ordering the credit card.

          Second, an embodiment of the present invention allows an applicant to select any number of services and options from a finite and variable plurality of services and options, and combine those selected services and options on one credit card. By allowing an applicant to select multiple services and options onto one card, the applicant may take  
15    advantage of special incentives offered by the issuing institution or its business partners, including a lower annual fee or a lower Annual Percentage Rate ("APR"). Alternatively, an applicant who values a plurality of other services, options and benefits may pay a higher annual fee in exchange for that package of services, options and benefits.

          Third, the present invention allows an applicant to shop for a particular credit card  
20    and make choices based on an increased annual fee and/or APR as calculated in real time. An applicant may first desire to have two services or options on one card, but may be

discouraged at the increased annual fee or APR. Thus, a potential credit card holder may temporarily select a plurality of services and options, receive a calculated annual fee or APR and then make alternate selections in an effort to lower the annual fee or APR before committing to a particular package of services, options and benefits on one card.

5 Fourth, the present invention allows the card issuing institution to modify and change the Web page easily and quickly. This allows the card issuing institution to bring in additional business partners as well as cancel services or options that become unprofitable or obsolete.

10 Finally, the present invention is also applicable to any account-based system. The present invention provides an adjustable and dynamic medium to purchase other account-based services, such as insurance, communications services, investments, loans and mortgages. For these non-credit card based accounts, the present invention also provides real-time approval for services and an institutionally changeable "select-and-see" platform that allows applicants to temporarily select from a plurality of options before committing to a  
15 single account while also providing the institution the flexibility to change the platform in the future.

20 In order to achieve the stated and other features, and advantages of the present invention, an embodiment of the present invention provides a method encompassing determining the worthiness of an applicant, providing a plurality of options from which the applicant can choose to associate with an account, adjusting factors associated with the account and submitting to the applicant selected information for providing the account.

## BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying drawings, which are incorporated in and form part of the specification, illustrate preferred embodiments of the present invention and, together with the description, disclose the principles of the invention.

Figure 1 is a system overview according to an embodiment of the present invention.

Figure 2 is a system overview according to another embodiment of the present invention.

Figure 3 is a flow chart showing a process in accordance with the present invention.

Figure 4 is a flow chart showing another process in accordance with the present invention.

Figures 5-26 are examples of Graphical User Interface (GUI) screens for application for a credit card in accordance with the methods and systems of an embodiment of the present invention.

Figure 27 is a diagram of a screen showing various options from which an applicant has to choose when using the systems and methods of an embodiment of the present invention to purchase insurance.

Figure 28 is a flow chart showing a sub-process in accordance with the present invention.

Figure 29 is a diagram of a screen showing various options an applicant has to choose from when using the systems and methods of the present invention to purchase telecommunications services.

## 5 DETAILED DESCRIPTION

Figure 1 shows a system overview of the present invention used by an account based service provider to offer account based services to an applicant and also used by applicants to develop, order, purchase and learn about certain account based services offered by the account based service provider. Examples of account based service providers include banks, financial institutions, insurance institutions, investment companies and telecommunications service providers. In one embodiment, an applicant uses terminal 1, such as a personal computer, to access a credit card building system, in which the applicant builds and designs a desired credit card or other account-based service. The credit card building system contains an interface for the applicant to receive and input data. Examples of the applicant interface may be a Graphic User Interface (GUI), a Web page or any equivalent device that presents the applicant with information and receives information from the applicant.

The applicant obtains access to the institution's credit card building system through network connection 3. Network 3 may be, for example, an internal network, an external network, the Internet, the World Wide Web or any combination thereof. The institution uses server 2 to store, forward, maintain and manage the credit card building system. Server 2 receives and transmits data to the applicant's computer 1 via network 3. Client terminal 4 is

used to update and make changes to the operations of the software managed by server 2, including the credit card building system, and server 2 itself. Database 5 maintains records of services, options, benefits, annual fees, Annual Percentage Rates (“APRs”), available lines of credit and balance transfer amounts.

5           Outside of the institution is credit reporting service 6. This service 6 maintains its own database (not shown), which is used to determine if an applicant is a credit risk or not. Credit reporting service 6 returns information to server 2, via network 3, so it can be determined whether or not a credit card should be issued, and if one is issued, what the credit card’s credit line should be.

10           Figure 2 shows another embodiment of the present invention. Part of server 2 is outlined in a dashed line. In particular, firewall 2a is used to limit access and to provide security to the institution’s data and system. Firewall 2a basically includes security measures checking to assure that the person attempting to access the institution’s server and information therein does not pose a substantial security risk.

15           Applicant information is obtained by applicant subsystem 2b. Applicant subsystem 2b prompts the applicant to enter data, such as the applicant’s name, address, social security number and annual salary. Credit checker subsystem 2c retrieves the needed information from applicant subsystem 2b and forwards it to the appropriate credit scoring service 6a or 6b. If credit scoring service 6a or 6b provides a low enough score, such that credit checker  
20           subsystem 2c determines that the applicant is a bad credit risk, the system of an embodiment of the present invention mails the applicant denial letter 7 and switches the applicant to



to select a particular service. These advertisements are displayed to the applicant via card building subsystem 2d.

It should be noted that the subsystems 2a-2d of Figure 2 can be implemented as modules onto a computer. The computer may be a mainframe or internet compatible server.

5 The modules, in various preferred embodiments, may be implemented as hardware, software, firmware or any combination thereof onto computer 2.

Figure 3 is a flow chart showing the method blocks of building a personalized credit card according to an embodiment of the present invention. The process begins when an applicant invokes the card building system. This is usually accomplished when an applicant enters a Web site, or an equivalent, of an institution that issues credit cards at block 21 (Web page not shown). Typically, the institution is a bank, credit union or any other institution that issues credit cards. The initial Web site the applicant sees is typically the home page for the institution that the applicant wishes to have issue the credit card. After accessing the home page, the applicant selects or clicks on a link to the card building system or page at block 21.

15 At block 22, firewall 2a performs a security check on the applicant entering this part of the system. If firewall 2a determines that the applicant entering this part of the system is a security risk, the system forwards a message to the applicant informing the applicant that a credit card cannot be built at this time (block 23). After the applicant is so informed, the system terminates the credit card building application and returns the applicant to the  
20 institution's home page or another network site at block 24.



denial letter 7 is generated and mailed to the applicant indicating that the applicant is a bad credit risk and will not be issued a credit card at this time.

If the credit checking subsystem 2c determines the applicant is a good credit risk at block 27, credit checking subsystem 2c forwards a base credit line, a base annual fee, a base annual percentage rate (APR), a base balance transfer amount (BT) and a base balance transfer APR to applicant subsystem 2b, which then forwards this information to card building subsystem 2d. This data is used to form a baseline offer. The applicant subsystem 2b also forwards the applicant data to card building subsystem 2d at block 31. In addition, at block 31 card building subsystem 2d displays an image of a basic credit card along with information about the credit card, such as the credit line, associated annual fee, the APR, the amount available for BTs and the APR for BTs. Also at block 31, card building subsystem 2d displays preference indicator choices related to services, options and benefits the applicant may select so as to add features to the credit card. The reader is referred to Figures 7-25 for examples. It should be noted that at this block, the card builder subsystem checks the credit line, APR, BT or APR for BTs to determine what services, options and benefits from which the applicant is allowed to select. In most cases, an applicant is allowed to chose from all services, options and benefits available from the issuing institution.

However, in an alternative embodiment of the present invention, some services and options are not made available to a particular applicant. For example, if an airline that offers frequent flyer miles does not want its program offered to people with credit limits below

\$5,000, that service is not displayed to those applicants. Thus, possible services and options available to an applicant are limited by the credit rating at this block.

At block 32, the applicant selects a service or option for association with the credit card being built. Typically this is done when the applicant actuates the preference indicator choices related to the desired service, option or benefit. The list of available services, options and benefits includes, but is not limited to, frequent flyer miles, points for automobile purchases, calling card services, points for purchasing electronics or music, the type of card (e.g., VISA<sup>®</sup> or MasterCard<sup>®</sup>), the addition of a microchip to make the card a smart card, the addition of the applicant's photograph, and linkage to checking accounts, on-line bill paying, investments and mortgages.

It should be noted that these various services, options and benefits are combinable in three ways. They are combinable in a cumulative manner, an alternative manner and a individual services, options and benefits form a plurality may be combinable in both a cumulative and an alternative manner. For example, the VISA<sup>™</sup> and MasterCard<sup>™</sup> options are applied in the alternative. An issued credit card is either a VISA<sup>™</sup> card or a MasterCard<sup>™</sup>, but it cannot be both. In this example, the selection of one option automatically negates the selection of the other.

An example of cumulative services, options and benefits is shown in Figure 21. The exemplary credit card shown has associated with it both the driver's edge service along with the electronic checking option. The manner and ways the services, options and benefits are permitted to be grouped is determined by the account based service provider.





Blocks 43 and 44 may also be performed by external databases, such as the ones coupled to other company servers and systems 8 in alternative embodiments of the present invention. In this manner, data such as bonuses for applying for specific credit cards (e.g., X minutes free when card is built as a calling card) can be attached directly from outside sources. By providing this access to external databases, the system and the method of the present invention are also variable depending on the needs and desires of business partners of the card issuing institution. For example, a phone company may give away 10 free minutes this month to new applicants who use the present invention but change this service to 20 free minutes next month for new applicants on its own database. By using the phone company's database to hold modifications to the service provided by the phone company to the card issuing institution, the phone company may change at will the service provided without needing to alter the card issuing service's database.

At block 44, database 5 returns the results to the card building system. The card building subsystem 2d updates the display by providing the updated annual fee, APR, BT and APR for BTs.

After the display and credit card file are updated, the process returns to block 32 of Figure 3 and waits for an applicant input. By displaying the updated annual fee, APR, BT amount and the APR for BTs and returning control to the applicant at block 32, the applicant then is allowed to select and de-select services, view the corresponding changes made to the annual fee, APR, amount available for BTs and the APR for BTs, and make adjustments to the credit card until the applicant is satisfied with the services, options and benefits

associated with the card. Once the applicant is content with the services, options and benefits shopped for in exchange for the received annual fee, APR , BT amount and APR for BTs, the applicant indicates that the building of the card is finished at block 32, and the processing continues as mentioned above in conjunction with blocks 35 and 36.

5           Given that there are so many services and options from which an applicant may choose, it is quite possible that the applicant may not know what is associated with each service or option. Card building subsystem 2d provides information to the applicant regarding each service or option when the mouse or other pointer device is placed over an option or service. Without clicking or striking ENTER, the card builder subsystem automatically provides information about that service in either a pop-up window (a temporary window that appears over the cursor on the screen), or it provides the information in a permanent window specifically designed to display the information. Alternatively, the information about a service or option may be provided in a permanent window and the brief description appears in the window as the applicant selects that service or option.

15

## DESCRIPTION OF EXTERNAL SERVICES OR DISCOUNTS

External services involve goods and service provided to the applicant from a company other than the card issuing institution. Examples include an airline offering frequent flier miles, a car company offering points or dollars off a new car purchase, a company offering  
20 points or dollars off purchasing electronic equipment or compact discs, and a grocery store offering dollars off purchases. The card holder earns frequent flier miles, points or dollars

off a purchase by using the credit card to make purchases. Typically, a card holder receives one point for every five dollars or one frequent flier mile for every dollar charged on the credit card.

Additionally, an applicant may receive discounts on rates from one or more companies if goods or services are purchased from both companies. For example, if insurance company A and phone company C have an agreement to promote each other's goods and services, someone who buys goods and services from both receives reduced rates or discounts from one or both companies.

In conjunction with co-branding and other agreements between companies is the feature of an embodiment of the present invention that allows links to servers operated by or maintained for other companies. This way, the other company may alter its fees for services or discounted rate without the need to update the card issuing institution's database or server. For example, a long distance phone company may alter the amount of free calling card minutes allotted for new credits cards being built for applicants who choose to associate the calling card service to their credit cards. Thus, depending on when the applicant builds the credited card, the applicant may receive \$10 worth of free calling card minutes today, while an applicant applying tomorrow may get \$15 worth of free calling card minutes.

#### DESCRIPTION OF INTERNAL SERVICES

Internal services are those provided to the card holder by the card issuing institution. Examples include points or dollars towards the purchase of a new automobile (not affiliated

with any particular car company), discounts on hotels and airline tickets, and discounts on purchases made when using the credit card. The distinction between external and internal services is not necessarily the type of service offered, as both may be equal, but rather it is which company or institution is supporting that service. An internal service is provided by the card issuing institution, while an external service is provided by any company that is not the card issuing institution.

#### DESCRIPTION OF CARD ENHANCEMENTS

An applicant may also choose to add enhancements to the credit card. Examples of enhancements include the addition of a microchip and a photograph. The microchip increases functionality of the credit card due to its computing power and additional memory, while a photograph of the card holder enhances the security of the card in that it is harder for someone else to use it.

The photograph can either be in an electronic form provided by the applicant to card building subsystem 2d over the network 3, or the applicant may mail the photograph to be attached to the credit card later.

#### DESCRIPTION OF OPTIONS

Options involve linking a service the applicant currently uses with the card issuing institution. Examples of linkable services include checking accounts, electronic bill paying, electronic banking, investments and mortgages. Thus, an applicant who has one or more of

these services with the issuing institution may be offered a lower annual fee, lower APR, a higher balance transfer amount or a lower APR on any balance transfer in an effort to get the applicant to do more business with the issuing financial institution

## 5 DESCRIPTION OF BENEFITS

Benefits are not items selected by an applicant, but rather services automatically provided by the card issuing company. Typically a benefit is provided when the applicant has selected a minimum threshold of services or options. An example of a benefit is on-line account checking, such that the card holder may access the appropriate Web site on the card issuing institution's server to see this month's or previous month's charges, in addition to the overall balance due and the prospective due date for payment. These benefits may be given to an applicant if the applicant selects both frequent flier miles and points towards an automobile, for example.

Benefits typically are features that accompany a selected service or option. For example, should the applicant select on-line banking, checks may be provided every month to be used to pay off balances on other credit cards. This benefit is not typically selectable by itself but rather it comes as a bonus for having selected the option of on-line banking.

## SYSTEM CHECK

The system does a continual check as the potential card holder selects and deselects services and options. Thus, a high credit risk applicant is warned when too many services

and options are selected, which drive the annual fee of the card to a prohibitively high level for the applicant's credit worthiness. Should this occur, the applicant is then required to deselect an option or service before selecting any additional services or options on the credit card or submitting the application for final processing.

5

## OTHER TRANSACTION MEDIA

While the above description is made with reference to a credit card, other types of cards may also be used. For example, Automated Teller Machine ("ATM") and debit cards could also be designed as described above, such that every time the card holder uses the ATM card to make a purchase, incentive points towards services the card holder selected to have associated with the card would be earned. Additionally, an electronic commerce account may also be established with various services, options, discounts and benefits, as discussed above.

One difference with using the described invention with ATM cards is the change in credit scoring provided by the external sources 6a and 6b. In this application, the present invention checks for the existence of an account or accounts that can be used in conjunction with the ATM card instead of obtaining a credit report.

## INSURANCE ACCOUNT

Figure 27 is a screen an applicant sees if an insurance provider uses the present invention for applicants to purchase a new insurance policy or update an old policy.

10 The insurance company's name, and perhaps a logo, appear in section 270. A  
summary of the types of insurance selected by the applicant is shown in section 271. This  
section shows updated fees as the applicant selects new and different features and policies.  
Section 272 provides the applicant's name and number. Section 273 is where an applicant  
5 selects between home owner's and renter's insurance.

The applicant may select more than one amount in section 274 to arrive at a new  
cumulative amount of coverage. For example, if the user selects both \$300,000 and \$50,000,  
the applicant is purchasing a home owner's or renter's policy worth \$350,000.

Section 275 is the section where the applicant chooses auto insurance. A selection is  
made for an amount of personal injury and property (PIP) 276, collision (if desired) 277 and  
comprehensive insurance 278. In section 279, the applicant selects an appropriate amount  
for a life insurance policy. Button 283 allows the applicant to erase all selections made, and  
button 284 submits the applicant's selections for final processing so the policies are properly  
issued to the applicant. Section 285 provides explanations of what the various policies cover,  
15 as well as describing the additional services, options and benefits (280 - 281) provided to the  
applicant.

What is similar between the insurance account-based embodiment of the present  
invention and the credit card based embodiment of the present invention is the flexibility the  
applicant has in selecting which policies are desired and at what amounts of protection. For  
20 example, a first applicant may only desire home owner's insurance at the quoted fee, while a  
second applicant may desire to take advantage of reduced fees by purchasing both a home

owner's policy and an automobile policy. It should also be noted that the insurance company may offer a reduced rate to the second applicant in the automobile policy only, in the home owner's policy only or in both policies.

Beyond selecting strictly internal policies, the applicant also has the ability to take advantage of co-branding agreements or other agreements between companies. For example, if the applicant also uses telephone service provided by Company X, the applicant may be able to take advantage of reduced policy rates from insurance company A pursuant to an agreement between company X and company A. Similarly, by clicking on section 281, the applicant may again receive reduced policy rates if the applicant has an investment portfolio with company Y.

Additionally, the applicant may also desire to pay policy fees via electronic banking or automatic payment by selecting section 282. Because this option reduces the amount of paperwork the insurance company needs to process, the insurance company provides the applicant with a flat fee, such as \$5.00, discounted from the total policy fees.

The process blocks an applicant proceeds through in selecting the various insurance policies is virtually identical to process blocks an applicant passes through in purchasing a credit card, with a few minor exceptions. (See, for example, Figure 3 and accompanying description.) The insurance company still establishes some form of a firewall (block 22) and checks the insurability of the applicant (block 27), so as to determine if the applicant, for example, is a bad driver or has a dangerous occupation. Alternatively, the system also obtains information regarding other insurance policies to eliminate an applicant from

insuring an asset two or more times. The insurance based system receives data from the various outside services, such as records from a department of motor vehicles looking for speeding tickets, drunk driving convictions, any outstanding mortgages on the home to determine the value of the home for insurance purposes, and other insurance company's databases to determine if the asset is already insured.

Once the system of the present invention has a rough profile of the applicant, the applicant is provided access to the screen shown in Figure 27 with some preliminary data established such as a minimum PIP requirement for the state in which the applicant lives. The applicant makes selections (block 33), and the system adjusts fees.

In this embodiment, the fee adjustment sub-process is shown in Figure 28, which replaces block 34 of Figure 3. At block 34a, the system determines if the applicant selected an external service (i.e., 280 - 282) or an internal service (everything else). If the service selected is an internal service, the system of the present invention makes adjustments to the fees, as described above at block 34b, and waits for the applicant to make another selection at block 32 of Figure 3.

If the service selected is external to the insurance issuer's business, the insurance company's server accesses another company's server via a network. Thus, if the applicant alleges to be a user of company X's or company Y's services, the insurance company's server issues a query to obtain verification that the applicant uses those services at block 34c.

If the computer determines the applicant currently uses the goods and services of company X or Y, the fees are adjusted based on data obtained from either the insurance company's server

or data provided by the other company's server, at block 34c. After the fees are adjusted, the applicant makes another selection at block 32 of Figure 3.

Should the applicant decide to take advantage of automatic payments, the insurance company's server prompts the applicant for a checking account number and bank name. The insurance company's server uses this information to access the appropriate banking server to determine if this applicant has such an account and if the balance is enough to cover the payments being incurred by the new or updated insurance policy(ies). Once it is determined that the applicant is eligible for automatic payments at block 34d, the present invention adjusts the fees at block 34b and then waits for the applicant to make another selection at block 32 of Figure 3.

If the applicant is ineligible for these external services, the present invention sends a message to the applicant's screen at block 34e informing the applicant that he/she is not able to take advantage of that service or reduced rate at this time. This message could be in the form of a pop-up window, or it could appear in the explanation section 285. After the applicant is informed of ineligibility, the system waits for the applicant to make another selection at block 32 of Figure 3.

## COMMUNICATIONS SERVICES

Figure 29 is a screen an applicant sees when communication services are purchased using an embodiment of the present invention.



Sections 283 and 284 allow the applicant to clear the selections made, as well as submit the completed account information for final processing. Section 285 is a place for the server to provide information regarding the various services and options to the applicant.

Section 297 displays the per use charges the applicant is charged. Examples include the rate per minute for phone calls, both land-line based and mobile, internet charges per hour and charges per movie.

One distinction with the communications embodiment of the present invention from the other account-based embodiments is the adjusting of both monthly fees and per usage fees. Thus, a first applicant who only purchases telephone service from company C may be charged 10 cents per minute for land-line based phone calls, while a second applicant may receive 9 cents per minute for land-line based calls if television service is selected along with the phone service.

#### EXTERNAL SERVICE UPDATES

Since many of the account applications involve agreements with other companies, a periodic monitoring system is necessary to be sure each applicant is receiving the correct rate. Therefore, once every month or quarter, the two servers communicate and swap information regarding who has added services and who has dropped services. In this manner, an applicant who applies for a credit card in January and phone service in March receives the benefit of lower fees in March or thereafter by virtue of buying services from the credit card

company and the phone company who are in an agreement with each other. Thus, these companies promote each other's goods and services.

Similarly, a credit card applicant who purchases phone service from a co-branded company at the time of applying for the credit card, but later switches phone service, receives  
5 the non-discounted credit card rates sometime after cancelling the phone service with the telephone company.

While the present invention has been described above through the use of specific examples, it is understood that obvious variations may occur to those of ordinary skill in the art without departing from the scope of the invention as set forth by the appended claims.

66037-003460  
10

## CLAIMS

1           1.     A method of offering account based services comprising:

2           providing a baseline offer for a first account based service;

3           receiving a first preference indicator signal;

4           adjusting the baseline offer so as to form a first modified offer based upon the first  
5 preference indicator signal;

6           adjusting the first account based service so as to form a second account based service  
7 based upon the first preference indicator signal; and

8           providing the first modified offer for the second account based service.

9           2.     The method of claim 1 further comprising:

10          receiving a second preference indicator signal;

11          adjusting the first modified offer so as to form a second modified offer based upon the  
12 second preference indicator signal;

13          adjusting the second account based service so as to form a third account based service  
14 based upon the second preference indicator signal; and

15          providing the second modified offer for the third account based service.

16          3.     The method of claim 1 further comprising:

17          providing a list of available preference indicator choices along with providing the  
18 baseline offer.

1 4. The method of claim 1 further comprising:  
2 providing a list of available preference indicator choices along with providing the first  
3 modified offer.

1 5. The method of claim 3 further comprising:  
2 selecting the list of available preference indicator choices from a universe of possible  
3 preference indicators.

6. The method of claim 3 further comprising:  
receiving personal information; and  
determining a qualification based on the personal information.

1 7. The method of claim 6 further comprising:  
2 using the qualification to select the list of available preference indicator choices from  
3 the universe of all possible preference indicator choices.

1 8. The method of claim 6 further comprising:  
2 using the qualification to form the baseline offer.

1           9.     The method of claim 6 further comprising not providing the baseline offer  
2     dependent upon the qualification.

1           10.    The method of claim 6 wherein the qualification is a credit line.

1           11.    The method of claim 1 wherein the first and second account based services  
2     relate to a credit card account.

12.    The method of claim 1 wherein the first and second account based services  
relate to an insurance account.

13.    The method of claim 1 wherein the first and second account based services  
relate to a telecommunications account.

1           14.    A computer system comprising a first computer wherein the first computer  
2     comprises:  
3           a firewall module for determining security parameters;  
4           an applicant module for collecting data;  
5           a checker module for determining worthiness parameters;  
6           and account services building module for receiving for preference indicator signals  
7     indicative of features associated with an account based service.

1           15.    The computer system of claim 14 further comprising a network coupled to the  
2 first computer.

1           16.    The computer system of claim 15 further comprising a second computer  
2 coupled to the network.

1           17.    The computer system of claim 15 wherein the network includes the World  
2 Wide Web.

3           18.    A method of offering account based services comprising:  
4           providing a baseline offer for a first account based service;  
5           providing a list of available features;  
6           receiving a first preference indicator signal associated with a first feature from the  
7 available features;  
8           adjusting the baseline offer so as to form a first modified offer based upon the first  
9 preference indicator signal;  
10          adjusting the first account based service so as to form a second account based service  
11 by combining the first feature onto the first account based service so as to form the second  
account based service; and  
providing the first modified offer for the second account based service.

1           19.    The method of claim 18 further comprising:

2           receiving a second preference indicator signal associated with a second feature from  
3   the available features ;

4           adjusting the first modified offer so as to form a second modified offer based upon the  
5   second preference indicator signal;

6           adjusting the second account based service so as to form a third account based service  
7   by combining the second feature onto the second account based service so as to form the  
8   third account based service; and

9           providing the second modified offer for the third account based service.

10          20.   The method of claim 18 further comprising:

1           receiving a second preference indicator signal associated with a second feature from  
2   the available features ;

3           adjusting the first modified offer so as to form a second modified offer based upon the  
4   second preference indicator signal;

5           adjusting the second account based service so as to form a third account based service  
6   by deleting the first feature from the second account based service and by combining the  
7   second feature onto the second account based service so as to form the third account based  
8   service; and

9           providing the second modified offer for the third account based service.

1           21.     The method of claim 18 wherein the adjusting of the first account based  
2     service so as to form a second account based service further comprises:  
3           combining a second feature onto the first account based service so as to form the  
4     second account based service.

[illegible]

66603

Figure 1

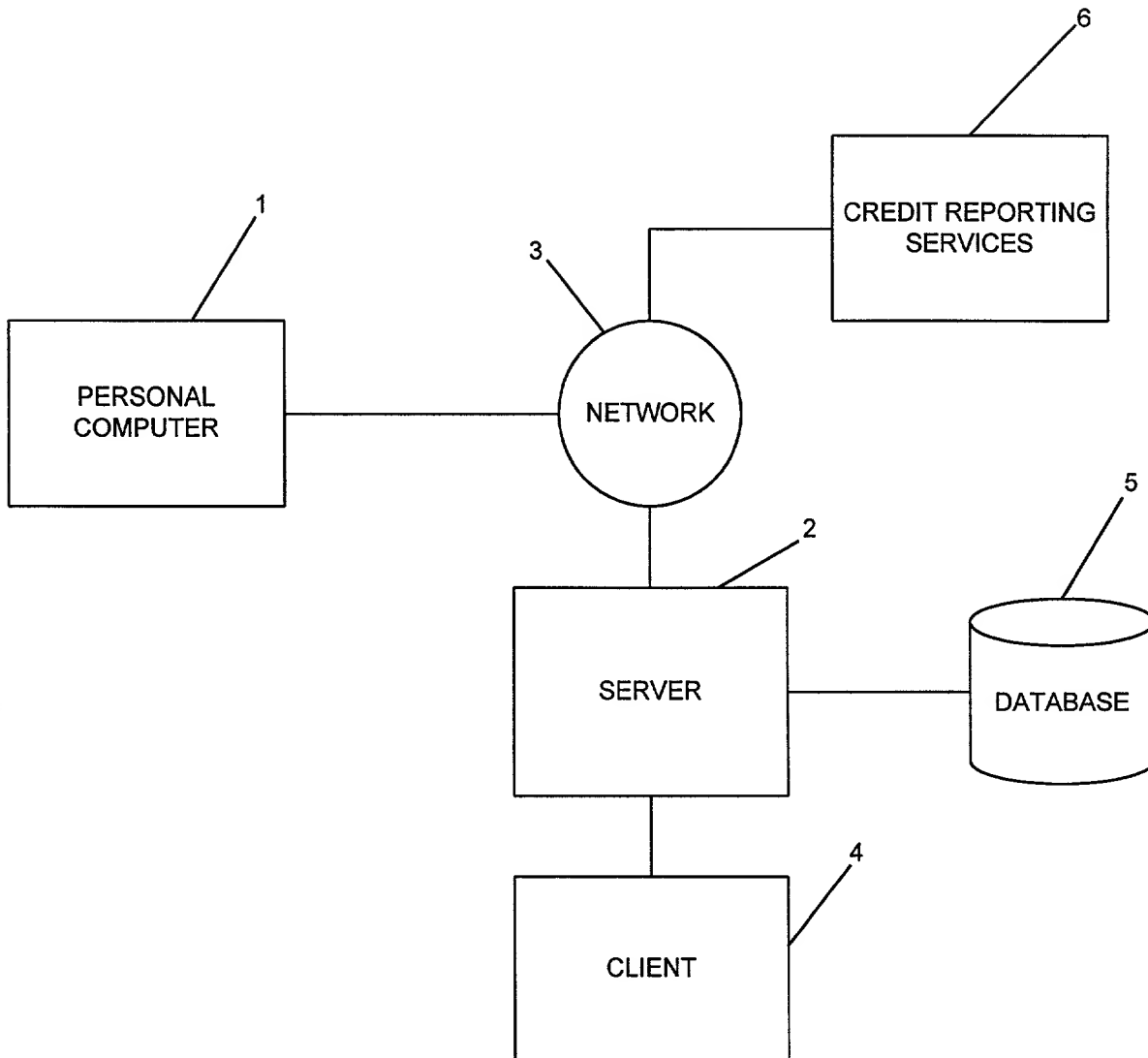


Figure 2

SECRET 0035460

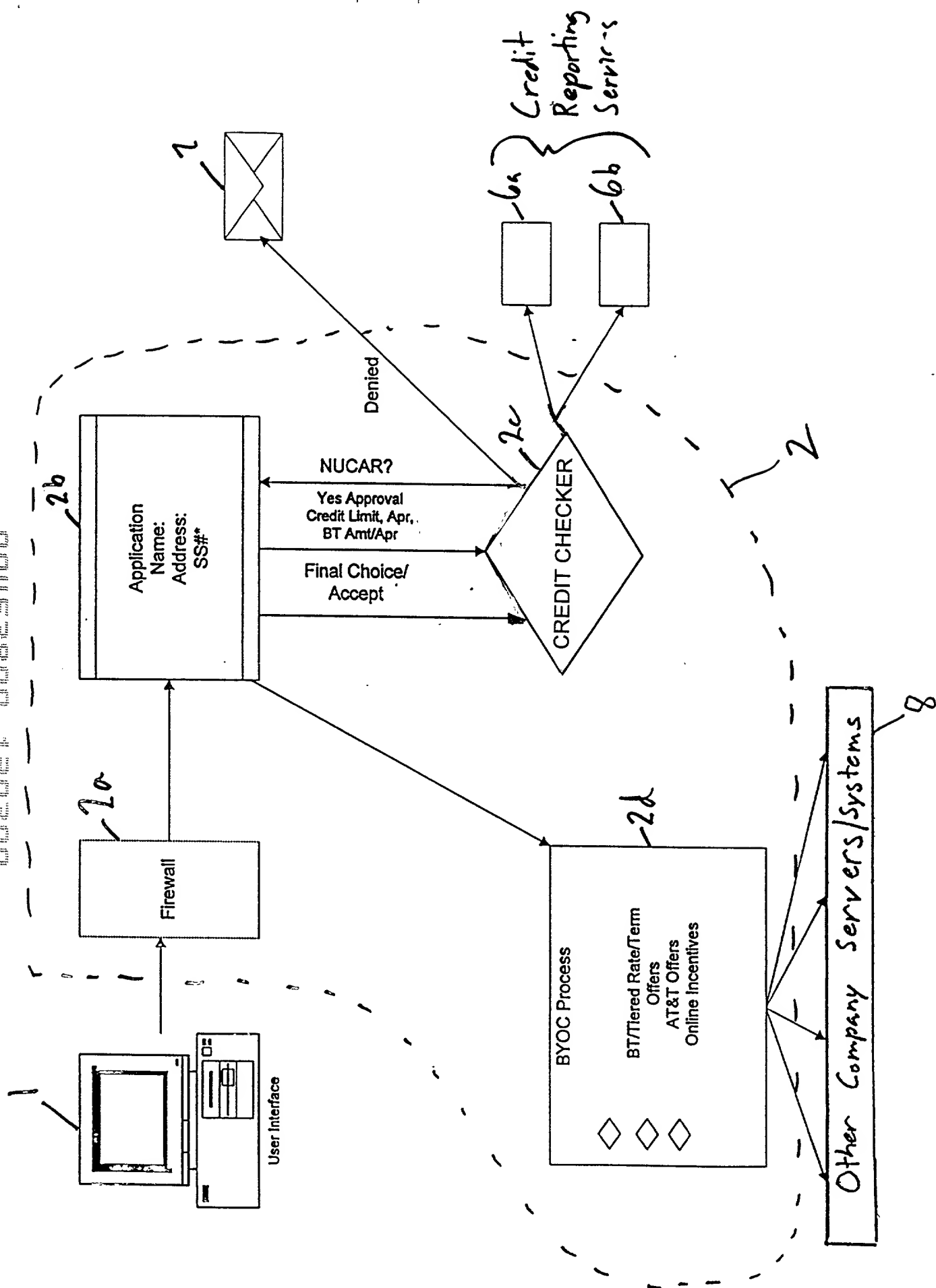
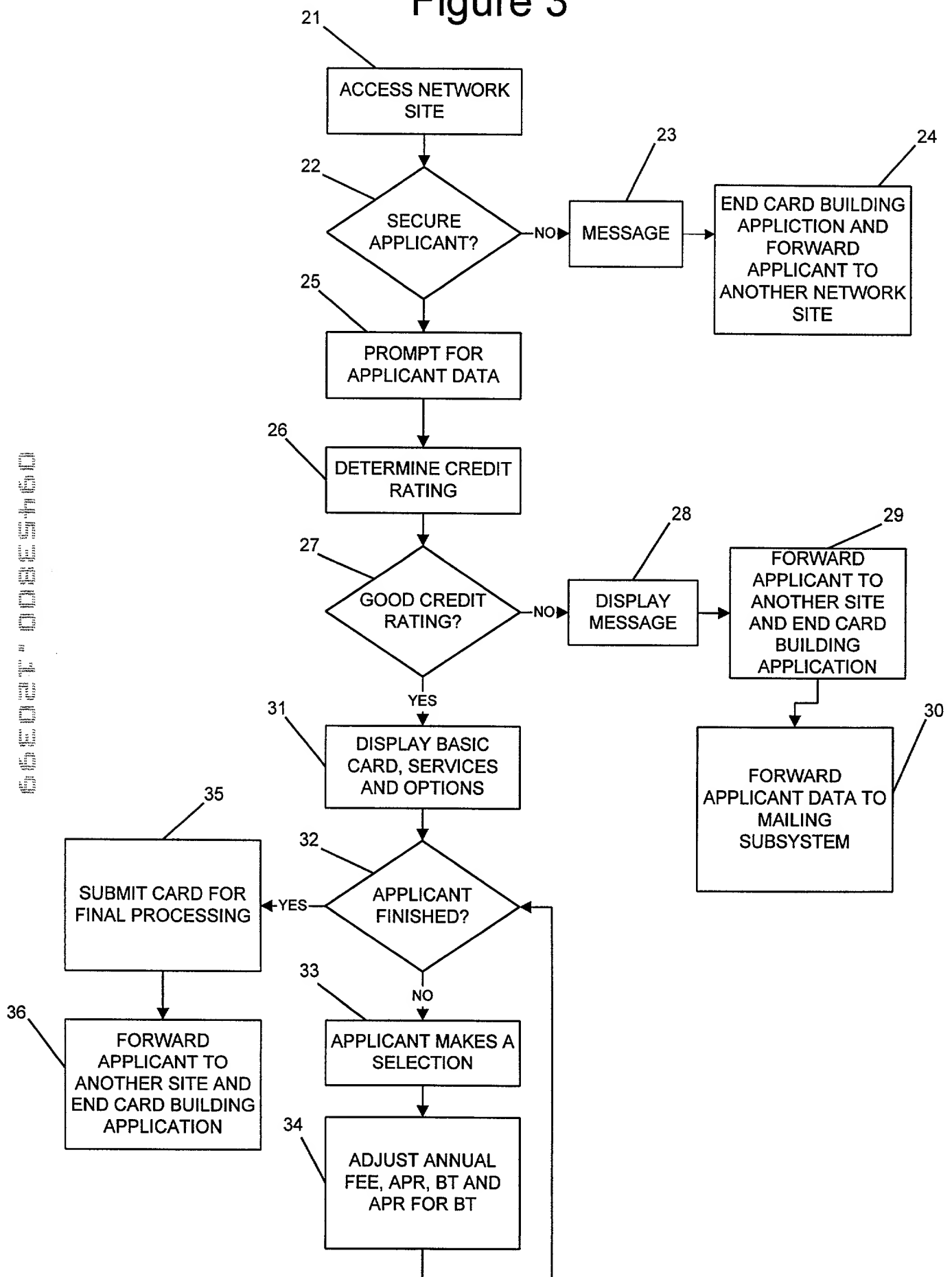
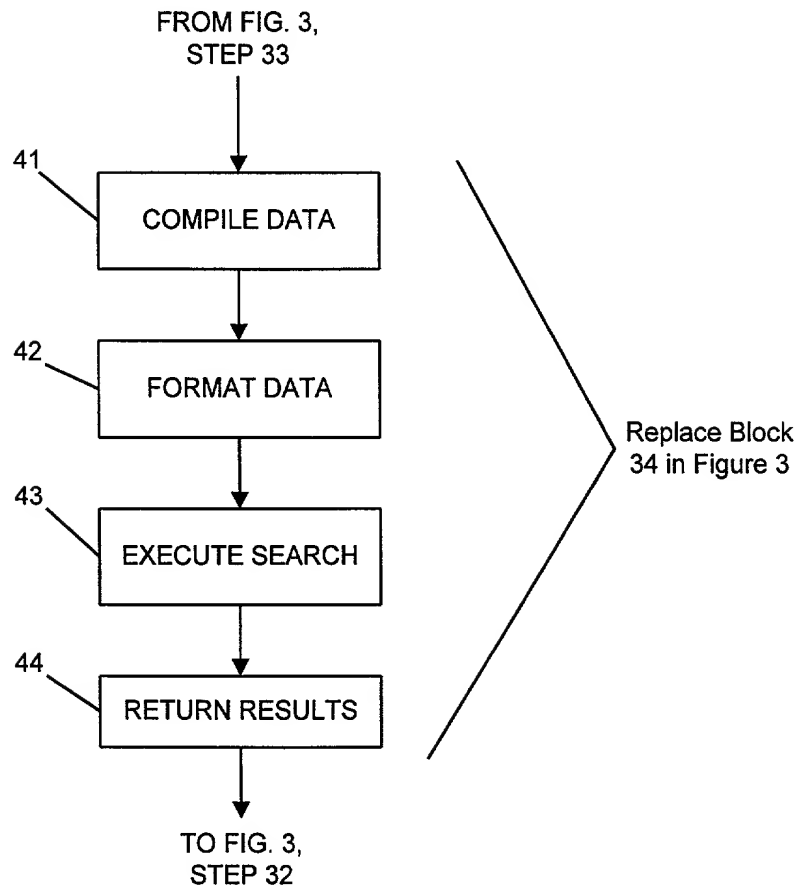


Figure 3



# Figure 4



# Welcome

## About yourself (as you wish it to appear on your card)

First name:

Middle name:

Last name:

E-Mail:

Social security number:  -  -

Date of birth (month/day/year):  /  /

## About your income

You do not need to include your spouse's income, alimony, child support, separate maintenance or other income unless you want us to consider it in connection with this application. Your total yearly income from all your sources must be at least \$25,000 to be considered for card membership.

Your total personal yearly income: \$

**INSTANT APPLY**

Figure 5

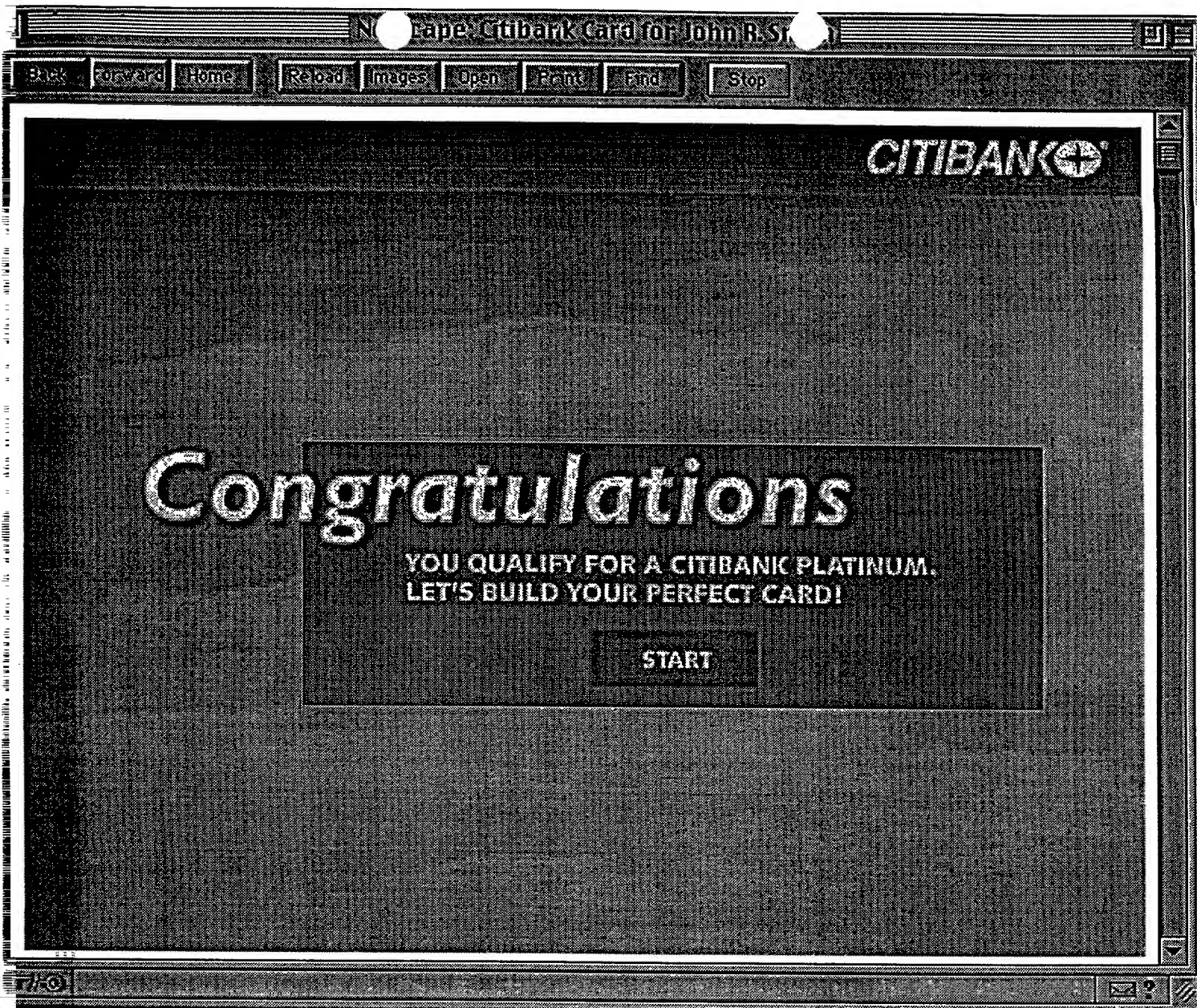


Figure 6

# BUILD YOUR PERFECT CARD

**CITIBANK**



ANNUAL FEE	\$85
APR	12.9%
CREDIT LIMIT	\$10,000
BT DEAL	\$3,000 @ 4%
SPECIAL OFFERS	

AADVANTAGE **AA**

WHAT'S IN IT FOR YOU?

One mile for every dollar!

- ☒ AADVANTAGE **AA**
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD **MasterCard**
- ☐ VISA **VISA**
- ☐ DINER'S CLUB **Diner's Club**
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

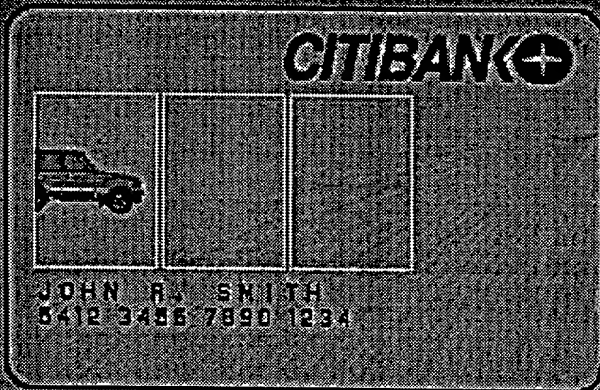
FINISH

http://206.30.91.20/citibankb/test.asp\*

Figure 7

## BUILD YOUR PERFECT CARD

CITIBANK



## ANNUAL FEE

\$40

APR

12.9%

CREDIT LIMIT

\$10,000

RT DEAL

\$3,000 @ 4%

SPECIAL OFFERS

## DRIVER'S EDGE

## WHAT'S IN IT FOR YOU?

Earn rebates on the car of your dreams.

☐ AAdvantage ☐ DRIVER'S EDGE☐ CALLING CARD☐ ALL ELECTRONIC☐ MASTERCARD ☐ VISA ☐ DINER'S CLUB ☐ PHOTO CARD☐ LINKED CHECKING☐ ONLINE BILL PAYING☐ INVESTMENTS☐ MORTGAGE☐ SONY☐ PHILIPS

RESET

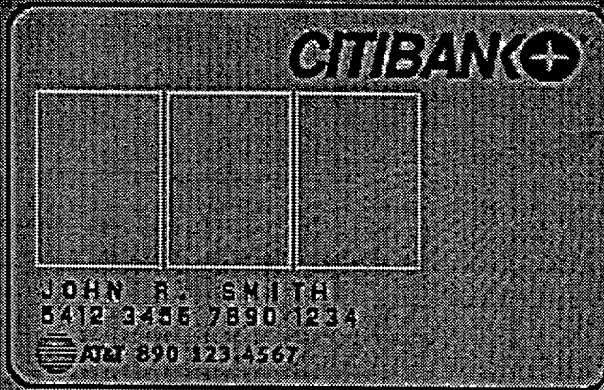
FINISH

<http://206.30.91.20/citibankb/test.asp#>

Figure 8

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BY DEAL**  
  
**SPECIAL OFFERS**  
 \* \$20 pre-paid calling

## CALLING CARD

### WHAT'S IN IT FOR YOU?

Add AT&T Calling Card with a 10% discount and NO surcharge. Get a \$20 prepaid card at sign-up.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☒ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

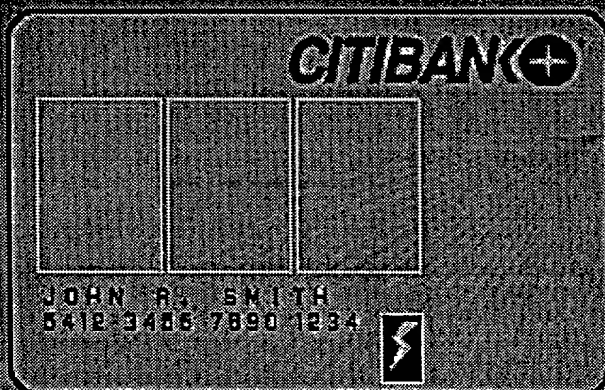
RESET

FINISH

Figure 9

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BT DEAL**  
  
**SPECIAL OFFERS**

ALL ELECTRONIC

WHAT'S IN IT FOR YOU?

1% off your APR and \$25 off your annual fee.

- ☐ AAdvantage
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

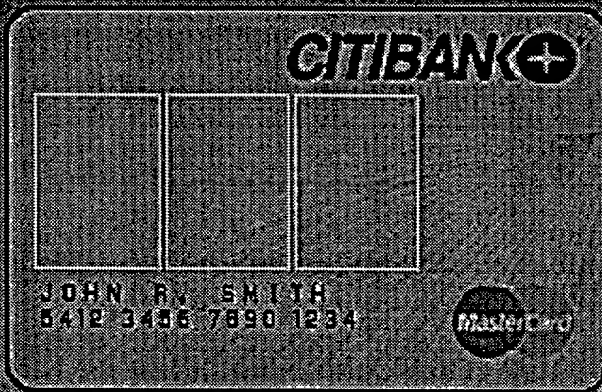
FINISH

http://206.30.91.20/citibankb/test.asp

Figure 10

## BUILD YOUR PERFECT CARD

CITIBANK



ANNUAL FEE  
**NONE**

APR  
**12.9%**

CREDIT LIMIT  
**\$10,000**

BT DEAL  
**\$3,000 @ 4%**

SPECIAL OFFERS

MASTERCARD

## WHAT'S IN IT FOR YOU?

Citibank Mastercard Platinum accepted at 14 million locations and loaded with features.\*

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☒ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

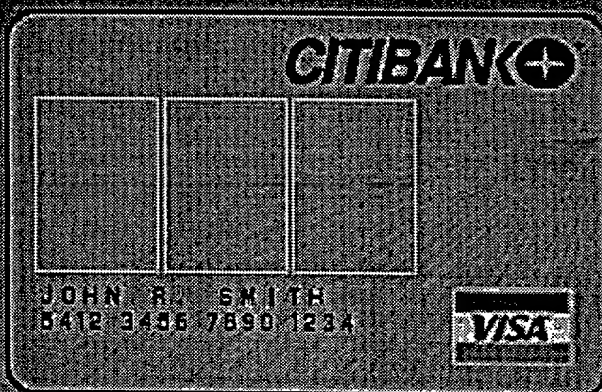
RESET

FINISH

Figure 11

# BUILD YOUR PERFECT CARD

**CITIBANK**



ANNUAL FEE  
**NONE**

APR  
**12.9%**

CREDIT LIMIT  
**\$10,000**

RT DEAL  
**\$3,000 @ 4%**

SPECIAL OFFERS

VISA

Citibank VISA Platinum accepted at 12 million locations and loaded with features.\*

## WHAT'S IN IT FOR YOU?

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

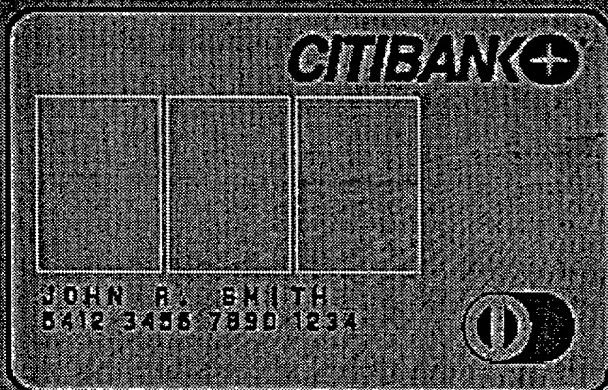
FINISH

<http://206.30.91.20/citibank/test.asp>

Figure 12

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BT DEAL**  
  
**SPECIAL OFFERS**

DINER'S CLUB

WHAT'S IN IT FOR YOU?

Accepted at millions of locations  
for the discerning business traveler.

- ☐ AAdvantage
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

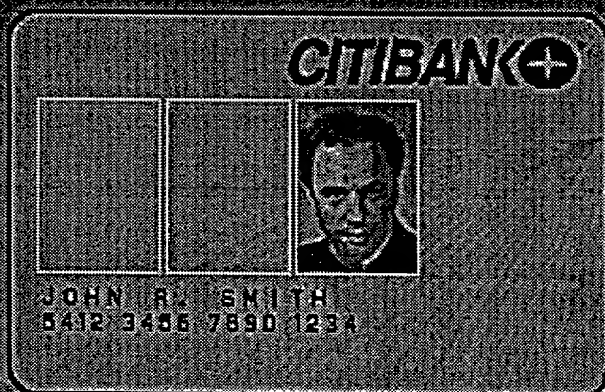
FINISH

http://206.30.91.20/citibank/test.asp#

Figure 13

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BT DEAL**  
  
**SPECIAL OFFERS**

PHOTO CARD

WHAT'S IN IT FOR YOU?

Security with your smile.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

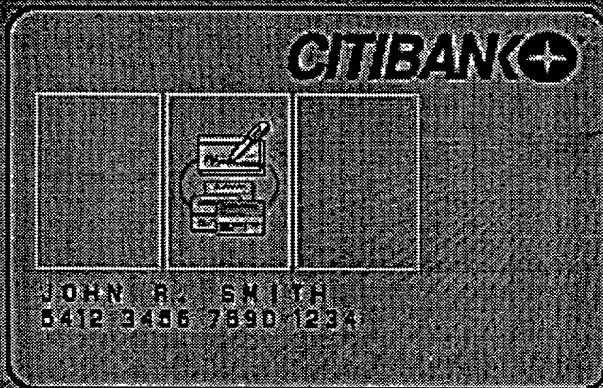
RESET

FINISH

Figure 14

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BEST DEAL**  
  
**SPECIAL OFFERS**  
 • Free Checking

## LINKED CHECKING

### WHAT'S IN IT FOR YOU?

Free checking and \$25 off your annual fee!

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☒ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

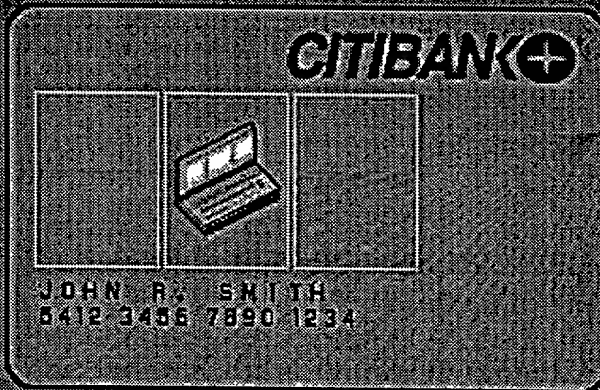
RESET

FINISH

Figure 15

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BT DEAL**  
  
**SPECIAL OFFERS**  
☐ 3 Months Free Service

BILL PAYING

WHAT'S IN IT FOR YOU?

Receive & pay your bills online. Save time, money and get 3 months free service.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

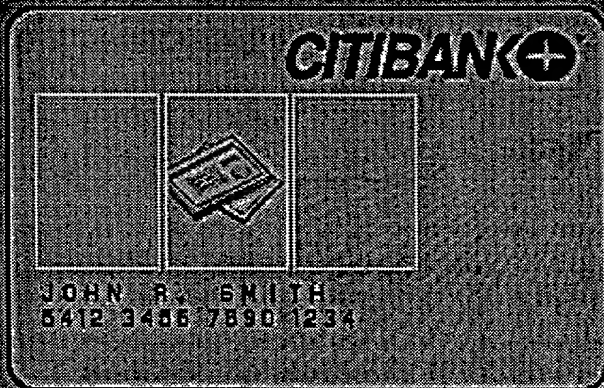
FINISH

<http://206.30.91.20/citibankb/test.asp>

Figure 16

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**RT DEAL**  
  
**SPECIAL OFFERS**  
 • No Fee IRA

## INVESTMENT

### WHAT'S IN IT FOR YOU?

Full service online brokerage. No fee IRA's.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

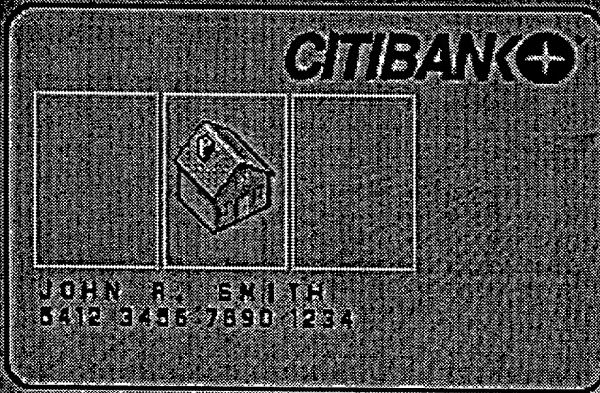
FINISH

<http://206.30.91.20/citibank/test.asp>

Figure 17

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
  
**APR**  
  
**CREDIT LIMIT**  
  
**BT DEAL**  
  
**SPECIAL OFFERS**

## MORTGAGE

### WHAT'S IN IT FOR YOU?

Reduce your APR by 1% when you refinance.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

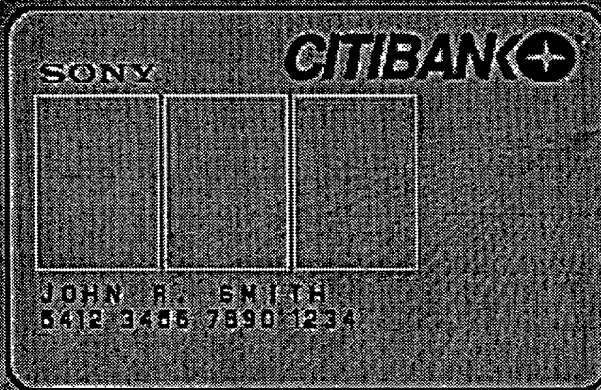
FINISH

<http://206.30.91.20/citibankb/test.asp>

Figure 18

# BUILD YOUR PERFECT CARD

**CITIBANK**



ANNUAL FEE	NONE
APR	12.9%
CREDIT LIMIT	\$10,000
BT DEAL	\$3,000 @ 4%
SPECIAL OFFERS	• 3 free CDs

**SONY**

**WHAT'S IN IT FOR YOU?**

CDs, movies and more as you use the card.  
Start with 3 free CDs!

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

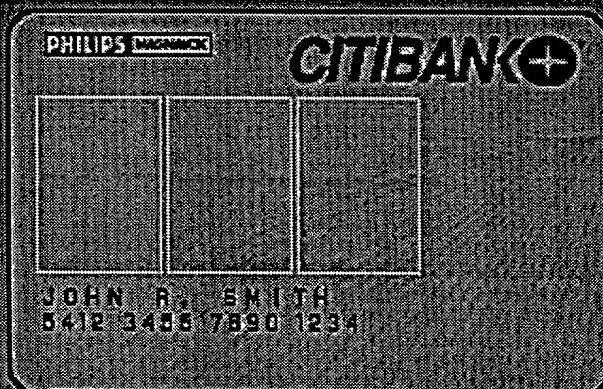
FINISH

<http://206.30.91.20/citibankb/test.asp#>

Figure 19

## BUILD YOUR PERFECT CARD

CITIBANK



ANNUAL FEE	NONE
APR	12.9%
CREDIT LIMIT	\$10,000
BT DEAL	\$3,000 @ 4%
SPECIAL OFFERS	- Free DVD Title

PHILIPS MAGNAVOX

Earn rebates on the electronic equipment of your dreams.

## WHAT'S IN IT FOR YOU?

- ☐ AAdvantage
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

FINISH

Figure 20

# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**

**APR**

**CREDIT LIMIT**

**BT DEAL**

**SPECIAL OFFERS**

- \$20 prepaid calling
- Free Checking
- 3 Months Free Service
- No Fee IRA
- 3 Free CDs

DINER'S CLUB

WHAT'S IN IT FOR YOU?

Accepted at millions of locations  
for the discerning business traveler.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

FINISH

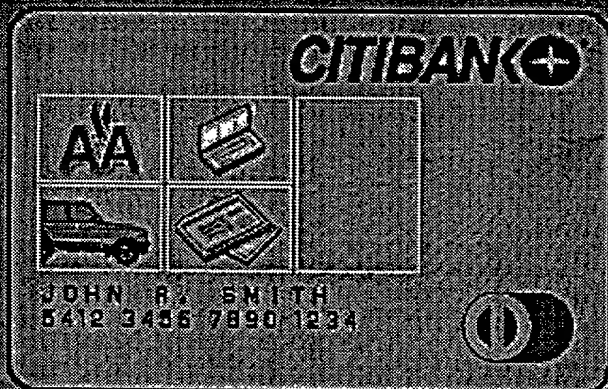
http://206.30.91.20/citibankb/test.asp\*

Figure 21



# BUILD YOUR PERFECT CARD

**CITIBANK**



**ANNUAL FEE**  
\$125

**APR**  
12.9%

**CREDIT LIMIT**  
\$10,000

**BT DEAL**  
\$3,000 @ 4%

**SPECIAL OFFERS**  
• 3 Months Free Service  
• NO FEE IRA

## BILL PAYING

### WHAT'S IN IT FOR YOU?

Receive & pay your bills online. Save time, money and get 3 months free service.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

FINISH

<http://206.30.91.20/citibankb/test.asp#>

Figure 23

# BUILD YOUR PERFECT CARD

**CITIBANK**



## ANNUAL FEE

NONE

## APR

10.9%

## CREDIT LIMIT

\$10,000

## BT DEAL

\$3,000 @ 4%

## SPECIAL OFFERS

- 3 Months Free Service
- NO FEE IRA
- Free Checking
- Free DVD Title

## MORTGAGE

### WHAT'S IN IT FOR YOU?

Reduce your APR by 1% when you refinance.

- ☐ AADVANTAGE
- ☐ DRIVER'S EDGE
- ☐ CALLING CARD
- ☐ ALL ELECTRONIC

- ☐ MASTERCARD
- ☐ VISA
- ☐ DINER'S CLUB
- ☐ PHOTO CARD

- ☐ LINKED CHECKING
- ☐ ONLINE BILL PAYING
- ☐ INVESTMENTS
- ☐ MORTGAGE

- ☐ SONY
- ☐ PHILIPS

RESET

FINISH

<http://206.30.91.20/citibankb/test.asp>

Figure 24

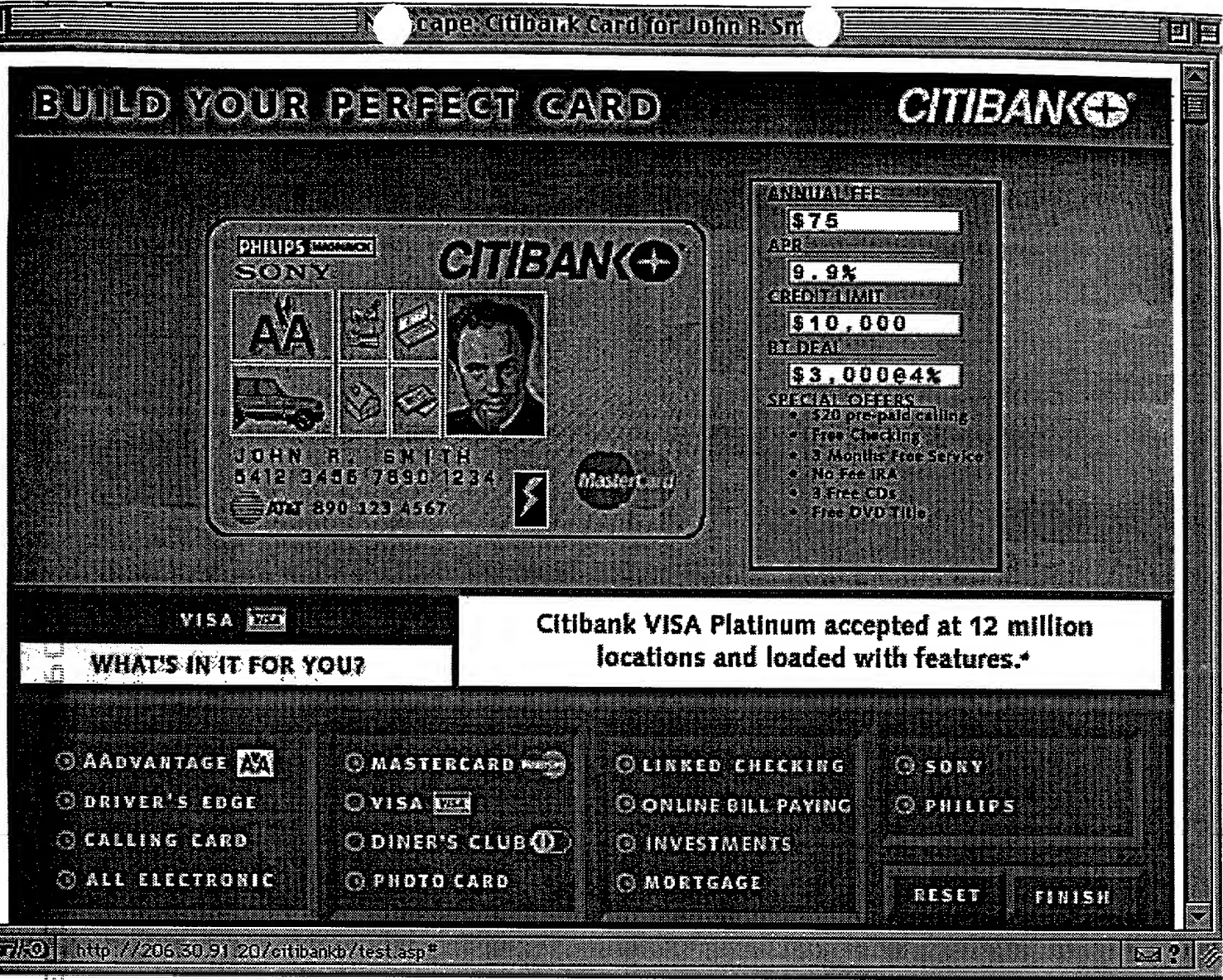


Figure 25

## HERE'S YOUR CARD:

CITIBANK



## PLATINUM MASTERCARD

## YOUR DEAL:

ANNUAL FEE	\$60
APR	12.9%
CREDIT LIMIT	\$10,000
BT DEAL	\$3000 @ 4%

## YOUR FEATURES:

## ▶ AADVANTAGE

The Citibank AAdvantage card lets you earn one American Airlines® AAdvantage mile for you spend on purchases. Use your every dollar Citibank AAdvantage card for the things you'd be buying anyway and watch the miles add up.

## ▶ CALLING CARD

When you add the AT&T Calling Card feature, you receive a 10% discount on all eligible calls. There's no easier way to stay in touch when you're away from home.

## ▶ PHOTO CARD

Show off your smile and your security sense with your Citibank Photocard. With your face on the front, your Citibank Photocard is harder to use when it's not in your hands.

## ▶ SONY

The Sony Card from Citibank is your ticket to great electronics, music and more. Every dollar you charge earns you one Reward Point. Points can be redeemed for free Sony products.

## YOUR CITI CONNECTIONS:

## ▶ LINKED CHECKING

Free checking with a low minimum balance. Plus the convenience of having one statement with all your Citibank account information.

## YOUR SPECIAL OFFERS:

## ▶ \$20 PRE-PAID CALLING

## ▶ 3 FREE CDS

## ▶ FREE CHECKING

Figure 26

# Figure 27

270

Company A Insurance

71

Type of Insurance	Amount	Yearly Fees	Account No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

272

Applicant Name

Applicant Number

273

HOME <input type="radio"/>	276	277	Auto	275	278	Life
RENTER'S <input type="radio"/>	Personal Injury and Property	Collision Deductible	Comprehensive			
\$10,000 <input type="radio"/>	10/20/10 <input type="radio"/>	\$100 <input type="radio"/>	\$10,000 <input type="radio"/>	\$10,000 <input type="radio"/>	\$10,000 <input type="radio"/>	\$10,000 <input type="radio"/>
\$20,000 <input type="radio"/>	20/50/20 <input type="radio"/>	\$200 <input type="radio"/>	\$20,000 <input type="radio"/>	\$20,000 <input type="radio"/>	\$20,000 <input type="radio"/>	\$20,000 <input type="radio"/>
\$30,000 <input type="radio"/>	100/75/100 <input type="radio"/>	\$300 <input type="radio"/>	\$30,000 <input type="radio"/>	\$30,000 <input type="radio"/>	\$30,000 <input type="radio"/>	\$30,000 <input type="radio"/>
\$40,000 <input type="radio"/>	200/100/200 <input type="radio"/>					\$40,000 <input type="radio"/>
\$50,000 <input type="radio"/>						\$50,000 <input type="radio"/>
\$60,000 <input type="radio"/>						\$60,000 <input type="radio"/>
\$70,000 <input type="radio"/>						\$70,000 <input type="radio"/>
\$80,000 <input type="radio"/>						
\$90,000 <input type="radio"/>						
\$100,000 <input type="radio"/>						
\$200,000 <input type="radio"/>						
\$300,000 <input type="radio"/>						

274

Phone Service From Company X ☐ 280

Invest With Company Y ☐ 281

Automatic Payment ☐ 282

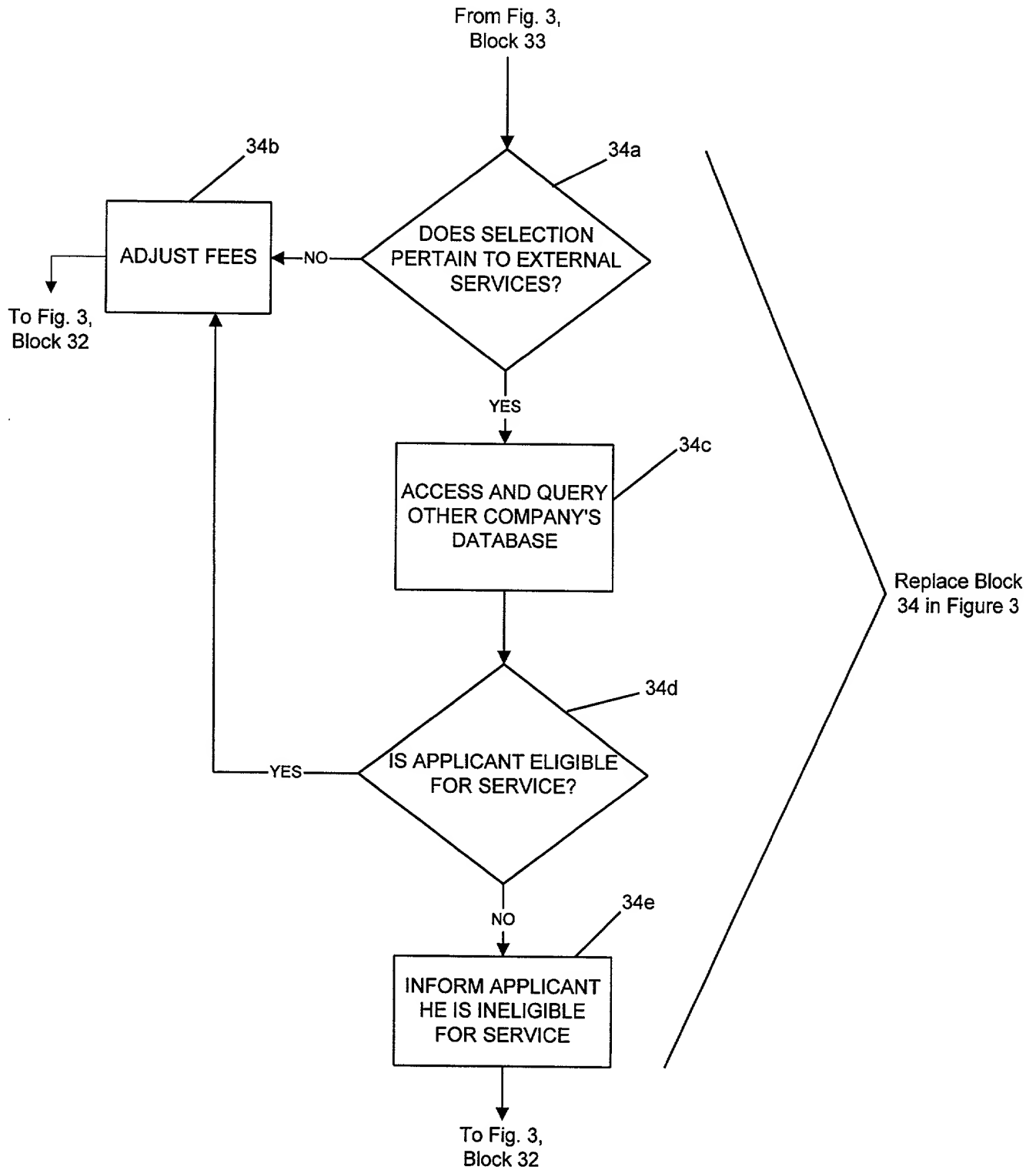
RESET 283

FINISH 284

285

EXPLANATION:

# Figure 28



# Figure 29

290

Company C Communications

291

Applicant Name

Applicant Number

Monthly Charge

292 Telephone ☐

295 Internet Access ☐

296 Television ☐

Call-Waiting ☐

Call-Forwarding ☐

Caller-ID ☐

Messaging ☐

298 Credit Card From Company Z ☐

293 Paging ☐

294 Mobile Telephone ☐

299 Automatic Payment ☐

Land-Line Charges/min.

Mobile Phone Charges/min

Internet Charges/hr.

Television Charges/movie

297

285

EXPLANATION:

283 RESET

284 FINISH

# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

## English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS FOR BUILDING AN APPLICANT'S CREDIT CARD; the specification of which

☒ is attached hereto.

☐ was filed on \_\_\_\_\_ as

☐ Application Serial No. \_\_\_\_\_

☐ and was amended on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim priority benefits under Title 35, United States Code, §119 of any foreign and/or provisional application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application(s) on which priority is claimed:

Prior Foreign/Provisional Application(s)			Priority Claimed	
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No
_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No

I hereby claim the benefit under Title 35, United States Code, §119(e) or 120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

60/111,028 (Application Serial No.)	December 4, 1998 (Filing Date)	Pending (Status) (patented, pending, abandoned)
_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**English Language Declaration**

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

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First Inventor's Signature

Date

Residence Address:

Citizenship: USA

Post Office Address: